

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND (PROVIDENCE)

IN RE:

Lisa Marie Nassour fka Lisa Taberas fka Island
Tanning & Salon,
Debtor

Deutsche Bank National Trust Company, as
Indenture Trustee, for the benefit of the holders of
the Aames Mortgage Investment Trust 2005-4
Mortgage Backed Notes,

VS.

Lisa Marie Nassour fka Lisa Taberas fka Island
Tanning & Salon

CHAPTER 7
CASE NO. 25-10110-DF

MOTION FOR RELIEF FROM STAY AND MEMORANDUM IN SUPPORT THEREOF

To the Honorable Diane Finkle:

Deutsche Bank National Trust Company, as Indenture Trustee, for the benefit of the holders of the Aames Mortgage Investment Trust 2005-4 Mortgage Backed Notes, your moving party in the within Motion, hereby requests that the Court grant relief from the Automatic Stay imposed by 11 U.S.C. §362 and respectfully represents:

1. The movant has a mailing address of P.O. Box 65450 Salt Lake City, UT 84165-0450
2. The debtor has a mailing address of 2 Valley Street, Central Falls, RI 02863.
3. On February 17, 2025, the debtor filed a petition under Chapter 7 of the United States Bankruptcy Code in the United States Bankruptcy Court for the District of Rhode Island.
4. The movant is the holder of a first mortgage on real estate in the original amount of \$196,000.00 given by Lisa Nassour to Aames Funding Corporation DBA Aames Home Loan on or about June 24, 2005. Said mortgage is recorded with the Records of Land Evidence in the City of Central Falls at Book 614, Page 310 and covering the premises located at 2 Valley Street, Central Falls, RI 02863.



5. Said mortgage secures a note given by Lisa Nassour to Aames Funding Corporation DBA Aames Home Loan in the original amount of \$196,000.00.

6. There is no other collateral securing the obligation.

7. Said mortgage was subject to the following assignments:

- Accredited Home Lenders, Inc. SBM Aames Funding Corporation DBA Aames Home Loan to Deutsche Bank National Trust Company, as Indenture Trustee, for the benefit of the holders of the Aames Mortgage Investment Trust 2005-4 Mortgage Backed Notes, recorded on October 31, 2022, in Book No. 1042, at Page 140

A copy of said mortgage, note and assignment have been attached hereto as Exhibit A.

8. As of February 17, 2025, approximately \$189,161.49 in principal, interest, late fees and other charges was due with regard to Deutsche Bank National Trust Company, as Indenture Trustee, for the benefit of the holders of the Aames Mortgage Investment Trust 2005-4 Mortgage Backed Notes's note and mortgage.

9. The debtor's Statement of Intention has not been filed.

10. There are the following encumbrances on the property:

Name of Creditor	Type of Lien	Amount Owed
Movant	First lien	\$189,161.49
Aames Funding Corporation DBA Aames Home Loan	Second Mortgage	\$49,000.00
Rhode Island Credit Union	Judgment Lien	\$3,039.76
Bank RI	Judgment Lien	\$26,333.86
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$368.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$258.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$258.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$313.50

City of Central Falls Division of Code Enforcement and Zoning	Lien	\$423.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$258.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$588.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$423.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$423.50
City of Central Falls Division of Code Enforcement and Zoning	Lien	\$313.50
Total Secured Encumbrances:		\$271,165.11

11. According to a Property Assessment card, the fair market value of the subject property is \$240,700.00.

12. The note and mortgage are in default for the April 1, 2024 payment, and all payments thereafter plus reasonable attorney's fees and costs and other charges incurred by the movant.

13. The movant seeks relief from stay as a secured creditor to enforce its rights under its loan documents and applicable law. In support thereof, the movant states that it is entitled to relief:

- I. Pursuant to 11 U.S.C. §362 (d)(1) for cause on the basis that the debtor is in default on said contractual obligations, the primary purpose of a Chapter 7 proceeding is to liquidate the assets of the debtor;
- II. Pursuant to 11 U.S.C. §362 (d)(2) because there is no equity in the property and it is not necessary for an effective reorganization.

WHEREFORE, the movant prays that it, and its successors and/or assigns, be granted relief from the automatic stay for the purpose of: (i) exercising its rights under its agreements with the debtor and under applicable law, including, without limitation, taking possession of the mortgaged premises and/or foreclosing or accepting a deed in lieu of foreclosure of its mortgage on said premises; (ii) preserving its right to seek any deficiency to the extent permitted by state and federal law, including 11 U.S.C. §524(a); (iii) bringing such actions, including, without limitation, proceedings, as are permissible by law; and (iv) that the Court order such other and further relief as may be just and proper.

Respectfully submitted,
Deutsche Bank National Trust Company, as Indenture
Trustee, for the benefit of the holders of the Aames
Mortgage Investment Trust 2005-4 Mortgage Backed
Notes,
By its Attorney

/s/ Joseph Dolben
Joseph Dolben
RI Bar Number 7916
Harmon Law Offices, P.C.
PO Box 610389
Newton Highlands, MA 02461
(617)558-0500
ribk@harmonlaw.com

Dated: March 18, 2025

Within fourteen (14) days after service, if served electronically, as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if served by mail or other excepted means specified, any party against whom such paper has been served, or any other party who objects to the relief sought, shall serve and file an objection or other appropriate response to said paper with the Bankruptcy Court Clerk's Office, 380 Westminster Street, 6th Floor, Providence, RI 02903, (401) 626-3100. If no objection or other response is timely filed, the paper will be deemed unopposed and will be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the Court, the interest of justice requires otherwise

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CERTIFICATE OF SERVICE

I, Joseph Dolben, state that on March 18, 2025 I electronically filed the foregoing document with the United States Bankruptcy Court for the District of Rhode Island on behalf of Deutsche Bank National Trust Company, as Indenture Trustee, for the benefit of the holders of the Aames Mortgage Investment Trust 2005-4 Mortgage Backed Notes using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

William Delaney
Joseph M. DiOrio
Gary L. Donahue

I certify that I have mailed by first class mail, postage prepaid, the documents electronically filed with the Court on the following non CM/ECF participants:

Lisa Marie Nassour
2 Valley Street
Central Falls, RI 02863

Aames Funding Corporation DBA Aames Home Loan
350 South Grand Avenue, 42nd Floor
Los Angeles, CA 90071

Rhode Island Credit Union
160 Francis Street
Providence, RI 02903

BankRI
One Turks Head Place
Providence, RI 02903

City of Central Falls Division of Code Enforcement and Zoning
1280 High Street
Central Falls, RI 02863

Respectfully submitted,
Deutsche Bank National Trust Company, as Indenture
Trustee, for the benefit of the holders of the Aames
Mortgage Investment Trust 2005-4 Mortgage Backed
Notes,
By its Attorney

/s/ Joseph Dolben

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